

One constituent, Robert, told me about how he and his wife lost nearly 60 percent of their retirement funds. They have no pensions, no 401(k)s, and no health care coverage.

Another constituent told me how he lost his job 4 months ago and is now drowning in college loans and bills. These stories are all too common.

Every one of us is feeling the effects of the economic downturn. But I, along with my colleagues in Congress, will advocate for you and your family's needs every day.

#### EARMARKS ARE ESSENTIALLY NO-BID CONTRACTS

(Mr. FLAKE asked and was given permission to address the House for 1 minute.)

Mr. FLAKE. Mr. Speaker, yesterday we passed an omnibus spending bill with more than 8,600 earmarks. Many of them are simply wasteful, including 1.8 million to combat swine odor in Iowa. Maybe that could have been spent a little closer to home.

But a lot of these earmarks, a few thousand of them, have the potential to be far more damaging to this institution because they are essentially no-bid contracts. In many cases, they're no-bid contracts to those who turn out to be campaign contributors to Members who secured the no-bid contract.

We have to ask ourselves, is this proper for the House to do? Should the House of Representatives allow its Members to award no-bid contracts to their campaign contributors? It doesn't seem right, Mr. Speaker. We owe this institution far better than that, and we ought to stop the practice.

#### COMPREHENSIVE IMMIGRATION REFORM

(Mr. BACA asked and was given permission to address the House for 1 minute.)

Mr. BACA. America recently elected not just the first African American to serve as President but also the son of an immigrant. Yet, the positive contributions of immigrants never seem to make it through the smoke of politics that blurs the issue of immigrant reform.

We must not forget that we are a Nation built by immigrants. Today, there are 12 to 14 million undocumented, hardworking immigrants contributing to our economy.

As we struggle to rebuild our economy, we must not forget that a comprehensive immigration reform is needed to bring out of the shadows hardworking immigrants. We must make sure that all workers are on a level of playing field and that the exploitation of undocumented immigrant workers ends.

We must make sure that unscrupulous employers are punished and that families are respected.

I urge my colleagues to work with me and for the President to keep his

word and work towards comprehensive immigration reform.

#### BANK BAILOUT BLUNDER—NORTHERN TRUST

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. Mr. Speaker, the Chicago-based bank Northern Trust took \$1.6 billion in bailout money. But last week the bank threw a high-dollar party in Los Angeles. The celebration included flying in guests and employees to stay at the Ritz and the Beverly Hills Wilshire.

The bank hosted a \$6.3 million fancy golf tournament. Northern Trust partied all week by entertaining the rich and famous.

Nightly concerts were held that included the groups Earth, Wind and Fire, Chicago, and even singer Sheryl Crow.

One night, the bank rented the entire establishment of the House of Blues for \$50,000 to enjoy the necessities of life.

When it was all over, the party animals received Tiffany gift bags. A good time was had by all.

Mr. Speaker, corporations can do what they want with their own money, but when banks take taxpayer money, they are responsible to the taxpayers. The bank says they didn't ask for the money. Well, if that's so, the bank should do the right thing. Northern Trust, give us back our \$1.6 billion because you can't be trusted with our money.

The bank blunder bailout loan has come due.

And that's just the way it is.

#### NATIONAL PEACE CORPS WEEK

(Mr. SIREs asked and was given permission to address the House for 1 minute.)

Mr. SIREs. Mr. Speaker, today I rise to celebrate National Peace Corps Week and to honor the agency's 48th anniversary. Since the Peace Corps began in 1961, over 195,000 volunteers have served in 139 countries around the globe. Currently, there are over 7,800 Peace Corps volunteers serving in 76 countries, including two of my constituents.

Jaskirat Singh is currently serving in Jordan until September 2010, and Antoinette Day is currently serving in Bulgaria. I am incredibly proud of their service and the lasting contributions they are making to improve the lives of people in the communities where they are serving.

I would like to commend all the Peace Corps volunteers for their dedicated service to our Nation and for expanding and creating new opportunities for people in the developing world.

#### REAUTHORIZATION OF E-VERIFY

(Mr. CALVERT asked and was given permission to address the House for 1 minute.)

Mr. CALVERT. Mr. Speaker, I rise today because 7 months from now the E-Verify program will expire. It is unacceptable that Congress continues to kick the can down the road on E-Verify. Last Congress, I along with 406 other Members of Congress, voted to extend E-Verify for 4 years. It was a bipartisan bill that had the overwhelming support of Members, as well as the American public. Congresswoman GIFFORDS and I have introduced the same legislation this Congress, H.R. 662.

Let's be clear: Reauthorization of E-Verify is not immigration reform. The existing voluntary program is the only way for employers to ensure that they are complying with existing law, which requires them to hire a legal workforce. Extending the voluntary program will also provide certainty to the 106,000 users of the system, including the States of Arizona and Mississippi, that E-Verify will continue to be available.

So why do we find ourselves counting down to an expiration date? Because there are certain special interests that may try to leverage E-Verify for a so-called comprehensive immigration reform bill.

We cannot allow the reauthorization of E-Verify to be tied up in a battle over an amnesty bill. Let's bring the bipartisan reauthorization of E-Verify through regular order and give the American people, and the thousands of E-Verify users, the assurance that employment verification will continue to be available.

#### HONORING THOSE WHO HAVE DEPARTED

(Mr. HASTINGS of Florida asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. HASTINGS of Florida. Mr. Speaker, one of the greatest privileges we have in the House of Representatives is an opportunity to come before this body and take cognizance of the extraordinary work of people in our constituency throughout the United States. When they depart life, very occasionally we come here to say something about it.

In the last 2 months, Fletcher Gibson, Ronald Dallas, Pat Larkins, and Andrew DeGraffenreidt, constituents and personal friends, some fraternity brothers of mine, have departed this life.

I take this opportunity that's given to us by our citizenry to express my condolences to their families. Each in their own way were legendary, iconic figures in Broward County, and I deeply appreciate the service they gave to humankind, and I honor them and offer condolences to their families.

#### HELPING FAMILIES SAVE THEIR HOMES ACT

(Mr. SMITH of Nebraska asked and was given permission to address the

House for 1 minute and to revise and extend his remarks.)

Mr. SMITH of Nebraska. Mr. Speaker, as a former Realtor, I have seen the hurdles, struggles, and certainly triumphs of homeowners.

Later today, we will be voting on H.R. 1106, the Helping Families Save Their Homes Act. I understand the need to help those who need it, but we must be mindful we don't wind up hurting those who are not in dire straits.

Responsible homeowners, many of whom are struggling themselves, should not be saddled with the costs of subsidizing bad behavior on the part of banks or borrowers.

Mr. Speaker, earlier this week President Obama stood in this very space and called on Congress to work together to put our country back on the right fiscal track.

I agree wholeheartedly, and I urge my colleagues to work in a bipartisan manner instead of enacting cramdown legislation, adding even more risk to the mortgage market.

#### ECONOMIC STIMULUS BILL

(Mr. COHEN asked and was given permission to address the House for 1 minute.)

Mr. COHEN. Mr. Speaker, I was proud to vote for the economic stimulus bill, and one of the things that it had that is most effective, timely, targeted, and temporary is unemployment compensation of people who are on the front lines and suffer because of this recession.

Money going to those people immediately go into the economy and stimulate the economy, and nobody can debate that. It also helps the people most in need.

So I was most distressed when southern governors, led by Bobby Jindal, a former Member of this House, and others and now my own governor have suggested they may not take that money. To not take that money means this recession lingers. To not take that money means the people that have been hurt the most suffer the most again.

It is wrong, and it reminds me of old, unrepentant, unreformed southern governors with interposition dripping off their lips who gave this, the South, a bad reputation because they didn't work with the Federal Government to make this a more perfect Union.

□ 1015

#### PROVIDING MEANINGFUL HEALTH CARE REFORM

(Mr. TIM MURPHY of Pennsylvania asked and was given permission to address the House for 1 minute.)

Mr. TIM MURPHY of Pennsylvania. Mr. Speaker, this week President Obama came before us and outlined the priorities for health care reform. Good. But let's keep in mind what reform is.

The high cost of health care is not cured by massive injections of money

and taxes. We must eliminate the \$500 billion in annual waste. Electronic medical records will help, but only if it puts critical information in doctors' hands and they are personal, private, and portable.

Eliminating hospital-acquired infections must also be a priority. Infections kill 100,000 patients a year and cost us \$50 billion. In the 3 years I have come to this floor to ask Members to take action, nearly a quarter of a million people have died unnecessarily. How many more will have to face this preventable disease before we push for meaningful reform?

Health care reform is about fixing our health care system, not just financing it and financing its problems. Let's make health care reform real reform, because lives depend on us.

#### PROVIDING FOR CONSIDERATION OF H.R. 1106, HELPING FAMILIES SAVE THEIR HOMES ACT OF 2009

Mr. HASTINGS of Florida. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 190 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

#### H. RES. 190

*Resolved*, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 1106) to prevent mortgage foreclosures and enhance mortgage credit availability. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived except those arising under clause 9 of rule XXI. General debate shall be confined to the bill and shall not exceed one hour equally divided among and controlled by the chair and ranking minority member of the Committee on Financial Services and the chair and ranking minority member of the Committee on the Judiciary. After general debate the bill shall be considered for amendment under the five-minute rule. The bill shall be considered as read. All points of order against provisions in the bill are waived. Notwithstanding clause 11 of rule XVIII, no amendment to the bill shall be in order except those printed in the report of the Committee on Rules accompanying this resolution. Each such amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such amendments are waived except those arising under clause 9 or 10 of rule XXI. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

The SPEAKER pro tempore. The gentleman from Florida is recognized for 1 hour.

Mr. HASTINGS of Florida. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to my friend, the gentlewoman from North Carolina (Ms. FOXX). All time yielded during consideration of the rule is for debate only.

#### GENERAL LEAVE

Mr. HASTINGS of Florida. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks and insert extraneous material into the RECORD.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

There was no objection.

Mr. HASTINGS of Florida. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, H. Res. 190 provides for consideration of H.R. 1106, the Helping Families Save Their Homes Act of 2009, under a structured rule. While the rule waives clause 10 of rule XXI regarding PAYGO, there is only a technical violation of clause 10 by section 204 of the bill. Because of the timing of cash flows of the Federal Deposit Insurance Corporation, the provision increases direct spending in the first 5-year period, but more than offsets that increase in the 10-year period.

Mr. Speaker, H.R. 1106, the Helping Families Save Their Homes Act of 2009, takes a vital step toward reviving our housing market, stemming the tide of home foreclosures and putting our Nation's economy back on track.

This bill would first give bankruptcy judges the ability to modify, at their own discretion, mortgage loans on a homeowner's principal residence if the homeowner meets specified, stringent criteria. Further, this legislation would also help veterans and other homeowners avoid foreclosure by allowing the Department of Veterans Affairs, the Federal Housing Administration and the Department of Agriculture to guarantee and/or insure mortgage loans modified either out of court or in a bankruptcy case.

This bill would also provide a safe harbor from liability to mortgage servicers who engage in loan modification workouts or other loss mitigation. Many services, Mr. Speaker, have claimed that fear of litigation or uncertainty about what modification actions may be permitted under their agreement have kept them from participating in loan modifications or other workouts. With the safe harbor provisions in this legislation, they will no longer have any excuse.

Additionally, this bill makes much-needed changes to the HOPE for Homeowners program in order to encourage greater lender participation. It puts the HUD Secretary in charge of running the program, reduces fees and eliminates other administrative burdens, and changes the profit-sharing